

3. Disposition of conventional home purchase loan applications, by characteristics of applicant, 1998

Percentage distribution by number of applications

Applicant characteristic	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Race or ethnic group</i>					
American Indian/ Alaskan Native	41.0	52.9	5.3	.8	100
Asian/Pacific Islander . . .	78.4	11.8	8.1	1.6	100
Black	38.8	53.7	6.4	1.1	100
Hispanic	53.1	38.7	6.9	1.3	100
White	67.4	26.0	5.7	.9	100
Other	64.0	25.9	8.5	1.6	100
Joint (white/minority) . .	69.9	22.6	6.4	1.1	100
<i>Income (percentage of MSA median)¹</i>					
Less than 50	47.4	45.5	5.9	1.2	100
50-79	62.4	30.4	6.1	1.1	100
80-99	70.5	21.6	6.7	1.2	100
100-119	75.3	16.6	6.9	1.2	100
120 or more	81.9	10.0	6.8	1.3	100

1. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE. FFIEC, Home Mortgage Disclosure Act data.